

# Credit Life and Credit Accident and Health Data Call – FAQs

## Why do we have to report this data?

As specified by [28 TAC §3.5701 and §3.5702](#), insurers are required to submit experience and expense data to TDI relating to credit life and credit accident and health insurance. TDI sets the presumptive premium rates based on the data collected. The rates were last adopted in June 2005 and went into effect on January 1, 2006 ([28 TAC §3.5206](#)).

## Which insurers are subject to the data call?

This data call requires information from companies on credit life and credit accident and health insurance policies in force or written in Texas on loans or other credit transactions of 120 months or less. Only insurers who meet these requirements are required to submit credit life and credit accident and health insurance experience and expense data. Insurers who **do not** meet these requirements are **not** required to submit exempt reports.

## When is the report due?

The report is due annually by the close of business on October 31. When the deadline falls on a weekend, the report is due by the close of business on the first Monday in November.

## How do we submit the report?

Submit data to TDI by completing LAH001, which is an interactive PDF form. The form is available on the [Credit Life and Credit Accident and Health Data Call Index Page](#) of TDI's website. To prevent errors, TDI recommends downloading the form before entering data. The form contains fillable fields that must be completed electronically using Adobe Reader 9.0 (or higher) to ensure proper form functionality. Once the form is completed, click the "Submit by Email" button located at the bottom of the form. The interactive button will convert the data to an XML attachment. TDI will not accept any reports submitted as a PDF or in a different format, including scanned PDF files.

## What if we receive an error message when we try to submit the report?

When attempting to submit the reporting form, validation errors may appear regarding required fields left blank or possible data discrepancies. Follow the instructions to correct any errors and click the "Submit by Email" button again. Information regarding possible data issues and examples of report calculations are provided in the instructions on the [Credit Life and Credit Accident and Health Data Call Index Page](#).

### What forms are we required to submit?

The LAH001 reporting form combines the six required forms into one document. It includes the experience and general expense reports for both credit life and credit disability insurance, the actuarial reserve certification, and affidavit of validity of experience data.

### Are there forms we do not have to submit?

Yes. Forms that do not have to be submitted include the earned premium forms and the reconciliation to state page forms for both credit life and credit disability insurance, and the presumptive rates and deviated rates inventory information forms. You are required to maintain copies of all calculations, work papers, and other data used to prepare the report and the documentation must be available for examination by the commissioner of insurance upon request.

### Do we have to submit a report if we no longer sell credit insurance or only have a small amount of run-off business?

Yes. As long as there was business on the books for the reporting year, a report has to be submitted.

### How do we enter data for acquired blocks of business?

Report the data in a manner consistent with how it is reported annually to NAIC.

### Do we have to complete the actuarial certification (CI-ACT CERT)?

Yes. The actuarial certification is required under [28TAC §3.5702\(a\)](#) and exceptions are not made for any reason.

### What if we discover data errors after we submit the report?

Make the appropriate revisions to the report and resubmit it.

### What if we have other questions about the data call?

You can send any questions by email to [AHCCreditCall@tdi.texas.gov](mailto:AHCCreditCall@tdi.texas.gov).